

Information to identify the case:

Debtor 1	<u>Eileen Marie Cunningham</u>		Social Security number or ITIN xxx-xx-3409	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	14-32594-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eileen Marie Cunningham

1/9/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Eileen Marie Cunningham
Debtor

Case No. 14-32594-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db +Eileen Marie Cunningham, 42 Yubas Avenue, Burlington, NJ 08016-1102
515155425 Acs/slma/town Center, C/o Acs, Utica, NY 13501
515304812 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515155430 Deidre Palladino, Business Office Facilitor, 902 Jacksonville Road, Burlington, NJ 08016-3896
515155435 +Masonic Home of New Jersey, 902 Jacksonville Road, Burlington, NJ 08016-3896
515190503 +NAVIENT/BLUE RIDGE FUNDING on behalf of New, Jersey HESAA, c/o New Jersey HESAA, PO BOX 548, Trenton, NJ 08625-0548
515345493 +New Jersey Housing & Mortgage Finance Agency, Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
515155437 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 10 2020 00:10:19 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 10 2020 00:10:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515189727 EDI: HNDA.COM Jan 10 2020 04:38:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
515155427 EDI: HNDA.COM Jan 10 2020 04:38:00 American Honda Finance, Po Box 168088, Irving, TX 75016
515213390 +EDI: CINGMIDLAND.COM Jan 10 2020 04:38:00 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
515155426 +EDI: BECKLEE.COM Jan 10 2020 04:38:00 American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
515284561 EDI: BECKLEE.COM Jan 10 2020 04:38:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515155428 EDI: BANKAMER.COM Jan 10 2020 04:38:00 Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
515375452 +EDI: WFNNB.COM Jan 10 2020 04:38:00 COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515284562 EDI: BL-BECKET.COM Jan 10 2020 04:38:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515155429 +E-mail/Text: kzoepfel@credit-control.com Jan 10 2020 00:10:21 Central Loan Admin & R, 425 Phillips Bv, Ewing, NJ 08618-1430
515164461 EDI: DISCOVER.COM Jan 10 2020 04:38:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
515155431 +EDI: DISCOVER.COM Jan 10 2020 04:38:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515155432 +EDI: RMSC.COM Jan 10 2020 04:38:00 GECRB/Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
515155434 EDI: IRS.COM Jan 10 2020 04:38:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
515155436 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 10 2020 00:10:17 Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
515377123 EDI: PRA.COM Jan 10 2020 04:38:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
515377078 EDI: PRA.COM Jan 10 2020 04:38:00 Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541
518132803 +E-mail/Text: bncmail@w-legal.com Jan 10 2020 00:10:25 SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121,
SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
518132802 +E-mail/Text: bncmail@w-legal.com Jan 10 2020 00:10:25 SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515155438 +EDI: RMSC.COM Jan 10 2020 04:38:00 Syncb/qvc, Po Box 965018, Orlando, FL 32896-5018
TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515330218* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515155433* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)

TOTALS: 0, * 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 29

Date Rcvd: Jan 09, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor New Jersey Housing & Mortgage Finance Agency bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com
Joel R. Spivack on behalf of Debtor Eileen Marie Cunningham joel@spivacklaw.com, admin@spivacklaw.com;r44331@notify.bestcase.com
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Kevin Gordon McDonald on behalf of Creditor New Jersey Housing & Mortgage Finance Agency kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Rebecca Ann Solarz on behalf of Creditor New Jersey Housing & Mortgage Finance Agency rsolarz@kmllawgroup.com

TOTAL: 7